

The Hong Kong Daily Press.

No. 5552 第二十五百五十五號 日八初月八年亥年七月初一

HONGKONG, TUESDAY, SEPTEMBER 7TH, 1876.

九月七日

香港

PRICE \$24 PER MONTH.

Arrivals.

September 5, TARTARET, French bark, 399.
1. Jean, Singapore, 23rd August, Rio.
RUSSELL & CO.,
September 6, GLENMLYTHE, British steamer
1,370, W. A. Gulland, London, 24th
July, Port Said 7th August, Suez 8th
and Singapore 31st, General, JARDINE,
MATTHEWS & CO.,
September 6, ABERGNAZ, British ship, 1,072,
A. Cameron, Sydney, 28th July, Coals
—D. LAPRAE & CO.,

Clearances.

AT THE HARBOUR MASTERS' OFFICES,
SEPTEMBER 6TH.
Mexico, str., for Macao, &c.
Yolmudian, for Macao.
City of Whampoa, str., for Macao.
H. & L., for Saigon.

Departures.

September 6, H.M.S. MONSERRAT, for a Cruise.
September 6, USTRON, for Manila.
September 6, FALCON, for New York.
September 6, YESSO, str., for East Coast.
September 6, MUCCA, str., for Singapore and
Fouang.
September 6, VOLGA, str., for Yokohama.

Passengers.

ARRIVED.—
Per Glenarthur, str., from London, &c.—
76 Chinese.

Departed.

Per MUCCA, str., for Singapore, &c.—
311 Chinese.
Per YESSO, str., for East Coast.
Per AMCY.—Mr. F. Wright, for Foochow.
Mr. J. H. Scott, for Coast Ports.—160
Chinese.

Reports.

The British ship Argoona reports left Sydney
on 23rd Augt., had bad night. Easterly winds all
the passage. From the Bassus Islands fresh
breeze.

The French bark Tejedor reports left Saigon
on 23rd Augt., experienced very strong N.E.
winds and a high sea with very rough weather
the greater part of the passage.

The British steamer Glenmlythe reports left
London on 24th July. Paid off 16th August.
Suez on the 8th, and Singapore on the 31st.
From London had fine weather. Spent the
British steamer Tern Morton on the last insta-
tion South, also one of Holt's steamers,
bound South.

Vessels that have arrived in Europe
from Ports in China, Japan and
Manila.

(For last Month's Advice.)
Vessels. From Date of Arrival.

Russia (s).....Hamburg.....July 12
Batavia.....Marsala.....July 12
The Virgin (s).....Fuchow.....July 23
Paris (s).....Hongkong.....July 24
Lotus (s).....Hongkong.....July 25
B. Castle (s).....Fuchow.....July 26
Sturbridge (s).....Hongkong.....July 27
Gordon Castle (s).....Hongkong.....July 28
Agamemnon (s).....Fuchow.....July 29

Vessels Expected at Hongkong.
(Corrected Date).
Vessel. From Date of Arrival.

Russia (s).....Hamburg.....July 12
Batavia.....Marsala.....July 12
The Virgin (s).....Fuchow.....July 23
Paris (s).....Hongkong.....July 24
Lotus (s).....Hongkong.....July 25
B. Castle (s).....Fuchow.....July 26
Sturbridge (s).....Hongkong.....July 27
Gordon Castle (s).....Hongkong.....July 28
Agamemnon (s).....Fuchow.....July 29

Boats and Steam Launches built to order.

H. D. BAILEY, Manager.

Office Novelty Iron Works, Fauna West,
Hongkong, 26th July, 1875. [See 1143]

A STEWARD FOR THE SHANGHAI CLUB.

APPLICATION to be made in writing, ad-
dressed to the SECRETARY, 1531 Shanghai, 25th August, 1875.

WANTED.

A YOUNG GENTLEMAN, a German, with a good
knowledge of Cook-keeping and Office Work,
willing to learn Chinese. Must board at his lodgings
if required. Salary £100 per month. The
highest references required.

Address "B" Office of this paper.
1m 1257 Hongkong, 16th August, 1875.

THE HONGKONG DREDGER.

SWEET-PACKAGES of \$20 cash half forest

If delivered on or before day of closing
Entire, with \$100 added, for 1st Pony, and

\$50 for 2nd. For all China Ponies paid \$20
at date of entry. Extra, 70 per cent.;
Second, 100 per cent.; 10 per cent.

Weight 100 lbs. One-and-a-half
H. S. L. MAGNAC.

Clerk of the Course.

John C. Munro, London, June

America, Hamburg, June

Chusan, London, June

Bethune Monachus, London, June

Beaufort, Liverpool, June

Bentley, Liverpool, July 16

Bligh, Liverpool, July 17

Borden, Liverpool, July 18

Boscombe, Liverpool, July 19

Brown, Liverpool, July 20

Bryant, Liverpool, July 21

Carter, Liverpool, July 22

Chester, Liverpool, July 23

Chichester, Liverpool, July 24

Clayton, Liverpool, July 25

Conrad, Liverpool, July 26

Darby, Liverpool, July 27

Dawson, Liverpool, July 28

Edwards, Liverpool, July 29

Fitzgerald, Liverpool, July 30

Gibson, Liverpool, July 31

Goodall, Liverpool, July 32

Gravesend, Liverpool, July 33

Hawthorn, Liverpool, July 34

Hicks, Liverpool, July 35

Holland, Liverpool, July 36

Hood, Liverpool, July 37

Jones, Liverpool, July 38

Kirk, Liverpool, July 39

Lambert, Liverpool, July 40

Leigh, Liverpool, July 41

Long, Liverpool, July 42

Martins, Liverpool, July 43

Matthews, Liverpool, July 44

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NOW ON SALE.

THE CHRONICLE AND DIRECTORY
FOR 1875.THIS Work, in the THIRTEENTH
year of its existence, is

NOW READY FOR SALE.

It has been compiled and printed at the
Daily Press Office, as usual, from the best
and most authentic sources, and no pains
have been spared to make the work com-
plete in all respects.In addition to the usual varied and
valuable information, the value of the
"CHRONICLE AND DIRECTORY FOR 1875"
has been further augmented by a

CHROMO-LITHOGRAPH

OF

PLAN OF VICTORIA, HONGKONG;
THE FOREIGN SETTLEMENTS OF
SHANGHAI.A Chromo-Lithograph Plate of the
NEW CODE OF SIGNALS IN USE AT
THE PEAK;

also of

THE VARIOUS HOUSE FLAGS
(Designed expressly for the Works);
MAPS OF HONGKONG, JAPAN,
etc., THE

SILK WORM DISTRICTS,

THE

ISLAND OF FORMOSA,
AND OF
THE COAST OF CHINA;

ALSO, THE

NEW CODE OF CIVIL PROCEDURE—
HONGKONG;besides other local information and statistics
corrected to date of publication, tending
to make this work every way suitable
for Public, Merchantile, and General Offices.

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Chong-kuang and Canton.....HALL HOLTZ AND KELLY
Tientsin and Peking.....HALL & HOLTZ AND KELLY
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Hiroo, Osaka, Yokohama.....MESSRS. LANE, CRAWFORD & CO.
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Office.Manila.....MESSRS. DE LOYAGA & CO.
Singapore.....Shawal The Officer, G. G. S.
London.....Mr. F. ALGAR, Clement's Lane,
Geo. Street, 30, Cornhill.Macao, Bates, Henry & Co.
San Francisco.....Mr. L. P. FISHER, 21, Mor-
chandise Exchange.New York.....Messrs. S. M. PETTINGILL & CO.,
37 Park Row.
Hongkong, Jan. 1, 1875.BIRTH.—At the Government Central School-house,
on the 6th instant, Mrs. A. Falconer, a daughter. [137]

The Daily Press

HONGKONG, SEPTEMBER 7TH, 1875.

M. DE LESSERS cannot agree with the English Government upon the dues to be charged for admission through the Suez Canal. The rate is already very high, and the Canal Company wished to increase it by an addition of one cent per ton for two or three years. In return, M. de Lessers pledged himself to execute improvements to the extent of 30,000,000, in fifteen or twenty years, and to accept what had been done with regard to the violated contract. That is to say, M. de Lessers offered to undertake some improvements in the Canal, probably of a trifling nature, for which the steamers were to pay beforehand. Now it is well known that the Canal needs widening and deepening in many places. There are many awkward bends where it is altogether too narrow for free navigation, and vessels frequently stick in the banks. An addition to the number of stations where ships can pass each other is also required. It does not appear from the analysis of M. de Lessers' Report whether these are included in the term improvements. Perhaps they may have been, but it was rather cool to suggest an addition to the already heavy dues. The executions made on British ships on the plan of surcharges, &c., may probably have the effect of driving shipowners to the old route round the Cape. It is stated that some shipowners are contemplating this, as it would afford a wider range of the market to speculate upon. The negotiations on these proposals of the great engineer were, however, broken off by the British Government, doubtless for some excellent reason, and the suggested improvements will not, consequently, be attempted. As the expenditure during 1874 was 17,500,000, and the receipts 26,300,000, it is obvious that the Company could spare a trifl for the minor improvements mentioned above. But M. de Lessers is evidently not inclined to waste a single franc upon the ungrateful English.

M. de Lessers complains bitterly of the fact that the official tonnage at present in use is incorrect, the consequence being, he says, "that no control is possible, and most ships are freighted to double their registered tonnage." He goes on to say that this system of false tonnage was imposed upon the Company by force, and insurges against the overloading of ships with a vigour rivaling Mr. Pittman's. "The overloading of ships has," he says, "become scandalous, and is not only a great source of loss to the shareholders of the Suez Canal Company, but, what is worse, is the inevitable cause of numerous shipwrecks. Official tonnage must one day necessarily express the real capacity of the ship. On that day shipowners may easily be prevented from freighting their vessels with cargoes superior to their registered tonnage, and many human lives will be saved." There is no doubt that some ships do load too heavily, but it is to be hoped that M. de Lessers, who perhaps writes feelingly, has somewhat exaggerated. If shipowners will persist in loading above a vessel's capacity, they will eventually incur loss both

of life and property. Legislation will, however, be turned in this direction before long, and not only will unseaworthy ships be prevented from leaving British ports but overloaded vessels also. But the Company do not much by this alleged overloading. They make surcharges which the masters of vessels are powerless to resist, though they strongly allege that they are unjust and excessive.

In fact M. de Lessers has never got on well with the British Government. He alleges that the English are anxious to dictate their own terms, and practically control the Canal. He is jealous, too, of their influence with the Porte, and disowns the latter as being responsible for the losses of the shareholders. He never, apparently, takes into consideration the fact that it is mainly on English ships that the Canal has to depend for its revenue.

The steamer trade through it to the East has gone steadily increasing, year after year; at such a rate, in fact, as to induce the belief among some that the number was in excess of the demand. This has, indeed, been proved, to a considerable extent, to be true. owing to the largely increased competition, rates of freightage fell, while a serious rise occurred in the rates of insurance for Canal steamers, a circumstance which has tended materially to diminish the profits of shipowners.

The Bouby and Calcutta lines are both said to be overcrowded, and it is confidently anticipated that some of the steamers running on those routes will ere long be compelled to seek more remunerative lines.

If this should prove true there is not much hope of the Canal traffic increasing very largely in the future. That it has reached its present proportions is due to English enterprise, and M. de Lessers should not forget the fact. It ought to have made him a little more conciliatory and accomodating,

After the evidence of the claimants, the prisoner was committed for trial at the Criminal Sessions of the Supreme Court.

ALLEGED ROBBERY.

J. Gillings, the second officer on board the British steamer, the "Cochin," was accused of the robbery of £200 by Chilli Chilli, the proprietor of the Old House at Home Tavern by means of a forged note purported to be written by Captain W. Osborne, of the prisoner's vessel, on Sunday last.

Chilli Chilli said the prisoner produced the document purporting to have been written by Captain Osborne, empowering him to draw on him (the bill) the sum of \$200. The steamer, "Cochin," was a very extensive one. If bills were brought to us and approved, we discounted them; in some instances gave a cheque for the amount less the discount, and to others paid the amount less the discount, to the credit of the firm who brought the bills. Speaking in general terms, our dealings during a year were to the value of £100,000. I have no objection to the discounting of the bills of exchange.

All these discounts would not be effected with our own money. The term bill broker is a very wide one. The practice is to discount the bills with banks or others, or to place bills in security against loans from banks or others. This would not apply to the whole of the bills, because the goods should come back for payment of the bill. Would it not be within the custom of trade for bills to give in cases where the goods have actually been sold, and were paid for, to bring up the bills? I have no objection to this.

Chilli Chilli said the prisoner produced the paper to him, and asked him if he was a captain's agent. He said he was world \$100 on board, and was a captain's agent. He also said that the order came to him from Mr. Chilli Chilli could not speak much English, but seeing the paper, and knowing that the captain's name was Osborne, thought it was all right, and gave the \$10. The prisoner charged \$5 note in the house, and whilst he (witness) went out to get change the prisoner procured from his master the \$10, and was given the receipt for \$200. This morning he (witness) was on board and found out that the paper was a forgery.

W. Osborne, master of the "Osprey," said the prisoner was on the article as an able seaman, but, he acted as boatman. On Saturday morning he got \$100 from witness and twenty-four hours later. At the end of the twenty-four hours he got \$100 again, and after naming his master, was on board and found that the paper was a forgery.

After evidence of the claimants, the prisoner was committed for trial at the Criminal Sessions of the Supreme Court.

STEALING.

Chilli Chilli, a cook, was charged by Yen Asing, a cook, employed at Shaw-le-wan, with stealing from him \$7.

After evidence, the case was remanded.

UNLAWFUL POSSESSION.

Tin Afat, a stone cutter, was charged with the unlawful possession of an umbrella, and was fined \$100; and a default, 14 days imprisonment.

STEALING \$100.

The remainder also in which an Amah named Ohng Ahng was charged with robbing her mistress of the sum of \$100, a pair of gold ear-rings, and a jacket, came on again, and after further evidence the prisoner was committed for trial at the Criminal Sessions of the Supreme Court.

MARINE MAGISTRATES' COURT,
6th September.

Before H. G. THOMAS, Esq., R.N.

OBSTRUCTION.

P.O. Bond, ex-Sen. Adm. Under Secy., of the defendant boat No. 4289, with obstructing the fairway of the steamship "Glenroy."

This was the third offence of the same nature.

The prisoner was fined \$10.

LIVES LOST AT SEA.

Mr. Gray, of the Board of Trade, on this subject writes to *The Times* as follows:—Sir—Will you allow me to say a few words as to the passage in your leader of to-day in which you ask, "What is the cause of the increase in marine mortality in recent years?"

Mr. Pittman quotes the number of 1,931.

The average number of persons drowned at sea, taking the return for five years ended December, 1872, is 2,425, and that number includes passengers as well as crews lost or missing.

The number of all lives lost by drowning on British ships during the year ended June, 1873 is 4,116, including passengers and including missing crews. It is thus 1,991 above the annual average. Of this excess of 1,991 lives lost in the year, I may mention that 800 and 600 respectively were lost in cooling ships, and 1,500 in passenger and in other ships. Of these 1,492 were missing in closed ships, and 915 in the others. The whole number of seamen's lives lost is 2,938, not 5,937.

I make no remark on the causes of this deployment of life, or as to the remedy that may be needed; but I trust you will allow me to publish through your columns a correct statement of the numbers.

A special telegram to an Indian contemporary stated that the War Minister, after consulting his colleagues, recommended Colonel Baker's retirement without compensation. The Queen, however, insisted on his dismissal.

The band of H.M.'s 8th Regiment will perform at 4.30 (instead of 5 o'clock) this evening, in the Public Gardens, the following programme:

Quadrille. "Tea-pot." "Dance." "Reel."

"Promenade." "Boat." "Boat-chase."

Grand March. "Any Fandango." "Scotch."

"Reminiscence of Bellini." "Golfer."

"Princess Maria." "D. Albert."

"God Save the Queen."

W. H. Glazebrook, Badminton.

We have heard that the Asiatic Lloyds Company was resolved and is going soon to establish a new line to China and the East via the same unusual route of Bombay. The steamers will go direct from Trieste to Bombay, thence to Colombo, and so on to China and Japan. Negotiations for establishing this route are now in progress with an Austrian Government. The report presented at the last General Meeting of the Austrian Lloyd shareholders shows the Company to be in a most flourishing condition. The profits for the year read the sum of 1,616,997 florins, and the dividend declared is 21 florins per share. The Company possesses 70 steamers of the aggregate tonnage of 83,125 tons, and is engaged in the carriage of coal and iron. The number of steamers increased by 10 in the last four years, working out a saving of 1,241 of the 1,991 lives. As regards the loss of 2,318 lives in 1873, it is evident that the number of all lives lost by drowning on British ships during the year ended June, 1873 is 4,116, including passengers and including missing crews. It is thus 1,991 above the annual average. Of this excess of 1,991 lives lost in the year, I may mention that 800 and 600 respectively were lost in cooling ships, and 1,500 in the others. The whole number of seamen's lives lost is 2,938, not 5,937.

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YEAP CHENG NEO AND OTHERS. V.

ONG CHENG NEO AND OTHERS.

There was an appeal from a decree of the Supreme Court of the Straits Settlements, dated April 4th, 1872, which decided in question.

Sir Thomas White:—The question is of very great importance, and from the commercial view that I take of it is one that certainly should be answered.—Witness:—According to my knowledge, the question is this: what do the claimants mean by "value received" as a bill broker?

Mr. Scipio Ballantyne objected to the question.

Sir Thomas White:—Out of the £100,000

which the claimants had claimed, the £100,000

was paid to the claimants.

Mr. Scipio Ballantyne:—That is to say, the £100,000 was paid to the claimants.

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Mr. Scipio Ballantyne:—That is to say, the £100,000 was paid to the claimants.

Sir Thomas White:—That is

Extracts.

MY ISLAND.
My fed have never had the flower way,
Oh, my fair island—ah, ah, in the sea,
Whose green, emerald tongue still lip the book from me,
Serves how I may. Yet off in winter days
I stretch my hand toward thee is toward a blare
(The morning and the sun)—I know what sweethearts fill
These groves of thine; what chis of the hills
Adorn with music; what sweet winds play
Among the basalt cliffs obscured there.
In summer heats I stretch, through dust and glare,
The grey mists wrap thee, and across thy crest
The rainy gales blow, shrubstrews toward the west,
While sleeping fountains rise and shake their hair.
Sometimes I seek amus.—Oh, dost not blind?—
And cannot find these, loveliest, anywhere?
Y—whether it be some vague, stirred pulse of air,
Or fugitive sweet adored—indeed—
E'en then I know thee, Oh, my fair and fair!
That thou doest lie between me and the wind.

THIS COUNTRY VICAR—THE NOVELIST'S CARICATURE.

In the early times of talk about the schoolmaster being abroad Wimbury had received a passing tap from his new cane. The vicar had been compelled by public opinion round him secretly against his will to establish a schoolmaster. The only candidate who appeared in the field was a broken-down old rascal from Westcott, popularly supposed, in his own country, to have gained his unusual knowledge from a great chaplain. He—it is said—taking a hint from the vicar's cook, acted as if he were the patron of the office, presented to himself to it, and never even reneged himself to his nominal employer till his first quarter's salary was due. "I—John Crook, sir," he announced himself, taking care to show as loud as he could, as to baffle the vicar's vanity, "I be the schoolmaster, sir, as you put in to teach them their grammar-learning, at twenty pound a year." Schoolmaster, are you? How doth return! Teaching beyond chauvinous Greek. I suppose—that's the sort of thing now." Like a house-a-tire, sir-like blues. Got into two symphathies happened to be benumbed. The reverend gentleman, anxious to make a display of his singular talents, and at the same time show his respect for the Vicar, obtained permission from the Sheriff to preach the nazare sermon before the judge. It was in the month of March, and the weather was intensely cold; the sermon was toldly long, and the Chief Baron most annoyingly chilled. When the sermon was over the preacher descended from the pulpit and, seemingly highly satisfied with his own performance, went to judge rubbing his hands, in expectation of thanks for his discourse, and congratulation on the excellence of its delivery and matter. "Well, my Lord," said he, "how did you like the sermon?" "Wonderfully, my dear friend," replied Velverton; "it passed all understanding, and I thought it would cure you for that!"

A LONG SERMON.

Lord Chief Baron Velverton once went a Lent circuit and to assist town where one of his colleagues' episcopacies happened to be benumbed. The reverend gentleman, anxious to make a display of his singular talents, and at the same time show his respect for the Vicar, obtained permission from the Sheriff to preach the nazare sermon before the judge. It was in the month of March, and the weather was intensely cold; the sermon was toldly long, and the Chief Baron most annoyingly chilled. When the sermon was over the preacher descended from the pulpit and, seemingly highly satisfied with his own performance, went to judge rubbing his hands, in expectation of thanks for his discourse, and congratulation on the excellence of its delivery and matter. "Well, my Lord," said he, "how did you like the sermon?" "Wonderfully, my dear friend," replied Velverton; "it passed all understanding, and I thought it would cure you for that!"

A WONDERFUL BABY.

We find an account in a Spiritual newspaper of a novella in the shape of a baby medium in Italy. This wondrous infant, when only nine days old, wrote, we are told, "a test communication" in the presence of witnesses. If it is all the same to everybody—if we may exercise the liberty of judging for ourselves without being charged with bigotry and ignorance, we do hereby express our absolute disbelief in the Italian baby nine days old, and in the writing of all other babies of like age and of whatever nationality, whether the said babies be under the influence of spirits, or of Daffy's elixir, or of Mrs. Winslow's soothing syrup. Moreover, we protest against using babies for any such purpose. We are satisfied that mediumship naturally tends to wind in the stomach, and we are opposed to torturing the newcomers, partly for their sake and principally for our own, because they howl quite too much under ordinary circumstances, and would scream and scream beyond all endurance with a ghost inside of them. None of our medium babies for us!—New York Tribune.

OUR VILLAGE.

A society, in its report, says that London is the greatest city the world ever saw. It is the heart of the British Empire and the world. It covers, within the fifteen miles radius of Charing-cross, nearly 700 square miles. It numbers within these boundaries four millions of inhabitants. It comprises 100,000 foreigners from every quarter of the globe. It contains more Roman Catholics than Rome itself; more Jews than the whole of Palestine; more Irish than Dublin; more Scotchmen than Edinburgh; more Welshmen than Cardiff; more country-born persons than the counties of Devon, Warwickshire, and Durham combined. Has a birth in it every five minutes; has a death in it every eight minutes; has seven accidents every day in its 7,000 miles of streets; has on an average twenty-eight miles of new streets opened, and 2,000 new houses built in it every year; has 123 persons every day, and 45,000 annually, added to its population; has 1,000 ships and 9,000 sailors in its port every day; has 11,000 habitual criminals on its police register, increasing at an average of 3,000 per annum; has more than one-third of all the crime in the country, committed in it; has 23,000 persons living in its common lodging houses; has as many beershops and inns as would, if placed side by side, stretch from Charing cross to Portsmouth, a distance of 78 miles; has 35,000 drunkards annually brought before its magistrates; has as many paupers as would more than occupy every house in Brighton; has upwards of a million habitual neglecters of public worship; has 60 miles of open shops every Lord's Day; has need of 900 new churches and chapels, and 200 additional City missionaries; has an influence with all parts of the world, represented by the yearly delivery in its postal districts of 238 millions of letters!—Once a Week.

ASSYRIAN DISCOVERIES.

Perhaps the most novel and striking of the art objects discovered by Mr. George Smith in his last expedition was a throne of rock crystal. Only portions, indeed, have been found; but the shape of the throne is said to have been the same as that of a bronze throne which had been previously discovered by Mr. Layard at Nimroud. One peculiarity of this Stone object is that it contains two seats. The back is formed by two uprights and two cross-bars. Of these the upper projects beyond the uprights by about one-sixth of the width, and turns down like the head of a Roman capital T. The lower bar supports four upright oblong pieces between which the cushions to support the backs of the occupants of the throne must have been placed. The arms are of a mushroom form, and the foot of the throne is front in the form of those of enormous lions. In the bronze throne it is probable that the whole of the metal was concealed by rich hangings, which had been previously discovered by Mr. Layard at Nimroud.

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THE Undersigned having been appointed Agents for the above Company, are prepared to GRANT INSURANCES at Current Rates.

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THE Undersigned Agents are in receipt of instructions from the Board of Directors, authorizing them to issue Policies to the extent of £10,000, on any sum First-class Risk, or to the extent of £5,000, on any sum Adjoining Risk.

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THE Undersigned having been appointed Agents for the above Corporation, are prepared to grant Insurances as follows:

MARINE DEPARTMENT.

Policies issued at current rates, payable either here, in London, or at the principal Ports of India, China, and Australia.

FOREIGN DEPARTMENT.

Policies issued for long or short periods at current rates.

SHIP DEPARTMENT.

Policies issued for sums not exceeding £5,000, on reasonable terms.

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PHOENIX FIRE INSURANCE COMPANY.

THE Undersigned having been appointed Agents for the above Company, are prepared to grant Insurances as follows:

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